

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.- 12. (Cancelled)

13. (Currently Amended) A computer-implemented method of facilitating the flow of capital through the housing finance industry, comprising:

receiving mortgage loan application data for a plurality of mortgage loan applications using each of a consumer-direct interface, a call center interface, and an advisor interface;

storing the loan application data in a database;

providing the consumer-direct interface, the call center interface, and the advisor interface with common access to the database, such that loan application data for any particular one of the plurality of mortgage loan applications is susceptible to be viewed and edited by way of any of the consumer-direct interface, the call center interface, and the advisor interface; [[and]]

receiving lender-specific underwriting guidelines from individual ones of a plurality of lenders;

generating underwriting determinations for each of the mortgage loan applications based on the loan application data for each of the mortgage loans and the lender-specific underwriting guidelines; and

updating retail pricing parameters for at least one of the mortgage loans responsive to inputs received from the plurality of lenders;

wherein the consumer-direct interface is a first web-based interface accessible to consumers associated with different lenders by way of the Internet, wherein the advisor interface is a second web-based interface accessible to advisors associated with the different lenders by way of a network, and wherein the call center interface is a third web-based interface accessible to users at call centers associated with different lenders, and wherein the data processing platform is accessible to the different lenders by way of a network.

14. (Original) A method according to claim 13, wherein the consumer-direct interface comprises a series of linked web pages, wherein at least some of the series of linked web pages include lender-configurable regions which are configurable by a lender to include at least one of trademarks, logos of the lender, content provided by the lender, graphics relating to the lender, pricing data configured by the lender, closing costs configured by the lender, operational data of the lender, and business policies of the lender.

15. (Currently Amended) A method according to claim 13, wherein the first and second networks are both part of a common network and both comprise at least one of the Internet, an intranet, a wide area network, a local area network, and a metropolitan area network.

16. (Original) An integrated computer system to facilitate the flow of capital through the housing finance industry, the computer system being configured to receive and process mortgage loan application data pertaining to mortgage loan applications, the system comprising:

a consumer-direct interface, the consumer-direct interface being configured to receive mortgage loan application data from consumers, the consumer-direct interface being configured to permit each respective consumer to access mortgage loan application data for a mortgage loan application associated with the respective consumer;

an advisor interface, the advisor interface being configured to receive mortgage loan application data from advisors, the advisor interface being configured to permit advisors to access mortgage loan application data for mortgage loan applications associated with the consumers; and

a call center interface, the call center interface being configured to receive and process mortgage loan application data from users at a call center, the call center interface being configured to permit the users at the call center to access mortgage loan application data for mortgage loan applications associated with the consumers;

a data storage system, the data storage system being configured to store the mortgage loan application data received by the consumer-direct interface, the advisor interface, and the call center interface; and

wherein the mortgage loan application data stored in the data storage system is commonly accessible to the consumer-direct interface, the advisor interface, and the call center interface.

17. (Original) A system according to claim 16, wherein the system is configured for use by different lenders, wherein the system includes a platform administrator interface configured to permit the different lenders to configure lender-configurable aspects of the system according to lender preferences.

18. (Original) A system according to claim 16, wherein the system is configured for use by different lenders, wherein the system includes a platform administrator interface configured to permit the different lenders to configure retail pricing parameters according to lender preferences.

19. (Original) A system according to claim 18, wherein the retail pricing parameters further comprise at least one of an interest rate, points, a points adjustment, an escrow waiver fee, a delivery fee and a hedge cost.

20. (Original) A system according to claim 18, wherein the platform administrator interface allows the different lenders to selectively reconfigure the number and type of loans presented to the user by way of the consumer-direct interface, the advisor interface, and the call center interface.

21. (Original) A system according to claim 16, wherein the consumer-direct interface is configured to be provided in at least two languages.

22. (Original) A system according to claim 16, further comprising a loan origination system, the loan origination system being configured to generate loan documents to be signed by consumers associated with respective mortgage loan applications, and wherein the loan origination system is configured to receive mortgage loan application data from the data storage system.

23. (Original) A system according to claim 16, wherein the consumer-direct interface, the advisor interface, and the call center interface are each configured to simultaneously present a plurality of loan products to the user for selection by the user, wherein each loan of the plurality of loan products is presented as an approved loan product.

24. (Original) A system according to claim 23, wherein the consumer-direct interface, the advisor interface, and the call center interface are each further configured to receive a selection from the user of one loan from the plurality of loan products.

25. (Original) A system according to claim 16, wherein the consumer-direct interface, the advisor interface, the call center interface and the lender interface each comprise one or more web pages.

26. (Original) A system according to claim 16, wherein the data storage system comprises at least one of a common database and multiple synchronized databases.

27. (Original) A system according to claim 26, wherein all information relating to an individual loan or loan application is stored as case file data on the common database or the multiple synchronized databases.

28. (Original) A system according to claim 16, wherein the consumer-direct interface, the advisor interface, and the call center interface each access the same case file data.

29. (Original) A system according to claim 16, further comprising a pipeline manager interface configured to aggregate a plurality of closed loans for sale to a secondary mortgage market investor, including obtaining pricing information from the secondary mortgage market investor, and wherein the mortgage loan application data stored in the data storage system is also commonly accessible to the pipeline manager interface.

30. (Original) A system according to claim 16, wherein the consumer-direct interface, the advisor interface, and the call center interface are each further configured to receive selections of rate-point combinations for the mortgage loan applications.

31. (Original) A system according to claim 16, further comprising an investor interface configured to allow an investor to view at least one of details relating to the one or more loans and results of regulatory review of the one or more loans, and wherein the consumer-direct interface, the advisor interface, the call center interface, and the investor interface each access the same case file data.

32. (Original) A system according to claim 16, further comprising a pipeline manager interface configured to facilitate sale of closed loans to a secondary mortgage market investor,.

33. (Original) A system according to claim 16, wherein the system is configured for use by different lenders, wherein the consumer-direct interface comprises a series of linked web pages, wherein at least some of the series of linked web pages include lender-configurable regions which are configurable by a lender to include at least one of trademarks, logos of the lender, content provided by the lender, graphics relating to the lender, pricing data configured by the lender, closing costs configured by the lender, operational data of the lender, and business policies of the lender, and wherein the system includes a platform administrator interface configured to permit the different lenders to configure the lender-configurable regions according to lender preferences.

34. (Original) A system according to claim 16, wherein the system is configured for use by different lenders, wherein the consumer direct interface, the call center interface, and the advisor interface provide loan pricing information, and wherein the system includes a platform administrator interface configured to permit the different lenders to configure the pricing information according to lender preferences.

35. (Original) A system according to claim 16, wherein the platform administrator interface is further configured to receive mortgage loan product menu configuration information from the lender.

36. (Original) A system according to claim 16, wherein the system is configured for use by different lenders, and wherein the system further comprises

an underwriting engine, the underwriting engine being configured to generate underwriting determinations based on the loan application data; and

a rules engine, the rules engine being configured to tailor the underwriting determinations generated by the underwriting engine according lender-specific underwriting standards of individual ones of the different lenders.

37. – 55. (Cancelled)

56. (Withdrawn) An integrated computer system to facilitate the flow of capital through the housing finance industry, the computer system being configured to receive and process mortgage loan application data pertaining to mortgage loan applications, the system comprising:

a consumer-direct interface, the consumer-direct interface being configured to receive mortgage loan application data from consumers, the consumer-direct interface being configured to permit each respective consumer to access mortgage loan application data for a mortgage loan application associated with the respective consumer;

an advisor interface, the advisor interface being configured to receive mortgage loan application data from advisors, the advisor interface being configured to permit advisors to access mortgage loan application data for mortgage loan applications associated with the consumers;

a call center interface, the call center interface being configured to receive and process mortgage loan application data from users at a call center, the call center interface being configured to permit the users at the call center to access mortgage loan application data for mortgage loan applications associated with the consumers;

a data storage system, the data storage system being configured to store the mortgage loan application data received by the consumer-direct interface, the advisor interface, and the call center interface;

a pipeline manager interface configured to aggregate a plurality of closed loans for sale to a secondary mortgage market investor, including obtaining pricing information from the secondary mortgage market investor; and

an investor interface configured to allow an investor to view at least one of details relating to the one or more loans and results of regulatory review of the one or more loans;

wherein the mortgage loan application data stored in the data storage system is commonly accessible to the consumer-direct interface, the advisor interface, the call center interface, and the pipeline manager interface;

wherein the consumer-direct interface, the advisor interface, the call center interface, and the investor interface each access the same case file data; and

wherein the system is configured for use by different lenders, and wherein the system further comprises

an underwriting engine, the underwriting engine being configured to generate underwriting determinations based on the loan application data; and

a rules engine, the rules engine being configured to tailor the underwriting determinations generated by the underwriting engine according lender-specific underwriting standards of individual ones of the different lenders.